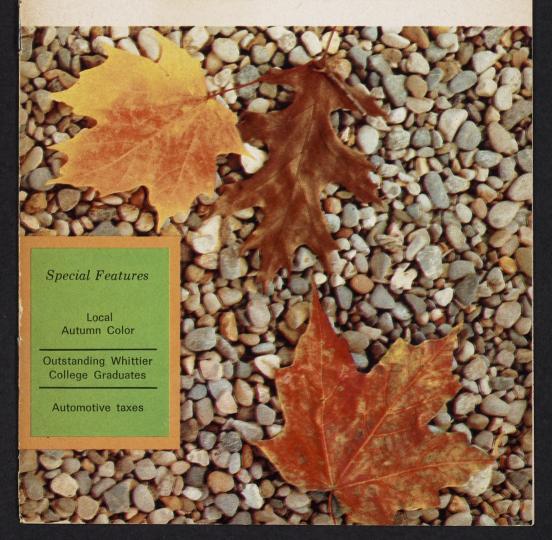


WHITTIER

LOCALE



PIC OF PEOPLE PHOTO CAPSULES OF PEOPLE AND THE PEOPLE EVENTS OF INTEREST TO THIS LOCALE



Mayor Monte Wicker (c) proclaims October to be Creative Arts Month. His official act is witnessed by Mary Hanson (l), president of the Whittier Creative Arts Council, sponsoring organization, and D. W. Ferguson (r), Quaker City Savings president. The newly reactivated Council is composed of a number of performing and non-performing organizations who are interested in supporting Whittier's cultural life.

October highlights include the opening concert of the Rio Hondo Symphony Orchestra, Oct. 17; Whittier College alumni art festival, Oct. 23; the first appearance in America of the Ballet Classique de France,

Oct. 29.

A brochure, "Are You Creative?", describing Whittier's performing groups, can be obtained at the Chamber of Commerce and the Whittier Public Library.



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Top two winners of Quaker City Savings New Quarters Grand Opening Celebration Contest in July were Second Prize Winner, Bettie La Vallee, 10440 Messina Dr., Whittier, (1) who received a G. E. Clock Radio. In center, Clara Seman, 15654 E. Fernview, Whittier, won a 21" Color TV Console for her exact guess of \$2,400.00 worth of shiny new quarters Display. She is being congratulated by Seth Pickering, vice president and director of Quaker City Savings.

Margaret Fulmer, reference librarian, and Seth Pickering, vice president of Quaker City Savings, examine historic photos of early Whittier homes now on display in the Whittier Room of the Public Library. This exhibit, on view through the middle of October, is one of a continuing series of presentations of local lore contained in the library archives. Prior to the current photo showing, a display of Whittier High School and College annuals from many years ago delighted local residents.

Mary Thornburg, Quaker City Savings, is ready to hand over a set of personalized desk memos to a customer who ordered them during the New Quarters Grand Opening Celebration. If you are one of the few visitors who have not yet picked up your souvenir memos or personalized name-address labels, please stop by Mary's desk soon. She will be happy to give them to you.





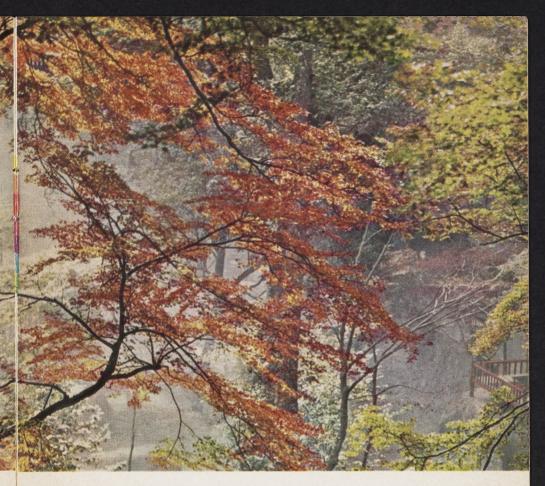
Autumn
Color
in
California
Locales





Jack Frost wields a capricious autumn brush in California. Most of the state's native trees are not the broad leaf variety that provide spectacular displays of color, even when temperatures drop to frost levels. However, there are some stands of foliage, both native and man-planted, that turn traditional fall colors — if you know where to look!

For those who would like to plan



a family trip — either a day's outing, or a two or three day venture—to seek out Jack Frost's handiwork, the following locations usually are worth a scenic visit . . . after the first cold snap.

SOUTHERN CALIFORNIA

Whittier — October, liquid amber — informal groupings of new plantings of Palo Alto strain, unusually lovely colors,

located east of the large mound area in Michigan Park at 4th and Michigan; tulip trees, east side of Palm Ave. south of Palm Park.

Los Angeles — October, liquid amber; Los Angeles Civic Center, Spring St. between Flower and Arcadia.

West Los Angeles — October, liquid amber; Westwood Blvd. (Continued on Page 15)

SOUND LENDING

The sound of a cheerful "hello" is the wonderful beginning of the daily miracle we call communication. When one person talks to another with friendliness and concern, both benefit. The human voice by itself, however, cannot be heard easily more than a few hundred feet. So we have found ways to send sound far beyond our individual limitations.

Through the use of energized transmitters we can broadcast sound vibrations in ever widening circles, and booster or relay stations can increase the traveling distance even beyond the power of the original

transmitter.

Consider the parallel of "sound sending" and the sound lending process at work in a savings and loan plan. Your savings dollar is a unit of energy that by itself has a limited lending power. However, joined with those of many other savers and "transmitted" by the "sound management" of your savings and loan association, your lending (and earning) power is amplified many times over. Take a look at how it works!

Your savings dollar is sent into

circulation as soon as it has been duly recorded and entered. A family has applied for a home loan. After satisfactory qualification of the house to be purchased or built and a comprehensive credit check, the family has been given a loan commitment. Now *your* dollar, joined by those of many other savers, is loaned.

These loaned dollars then start radiating in an everwidening circle in the economy of our community. In the case of new construction, they are beamed to the contractor and sub-contractors. They, in turn, relay the dollars to their employees, the artisans of the various building and construction trades. These people act as booster stations and increase the distance of your savings "signal."

Plumbers, electricians, carpenters, plasterers and many others then relay your dollars to every nook and cranny of our community and into nearby—and sometimes quite distant—areas. The local butchers, bakers and formica makers all profit. Sales go up, employment rises, and our community grows and expands. It's

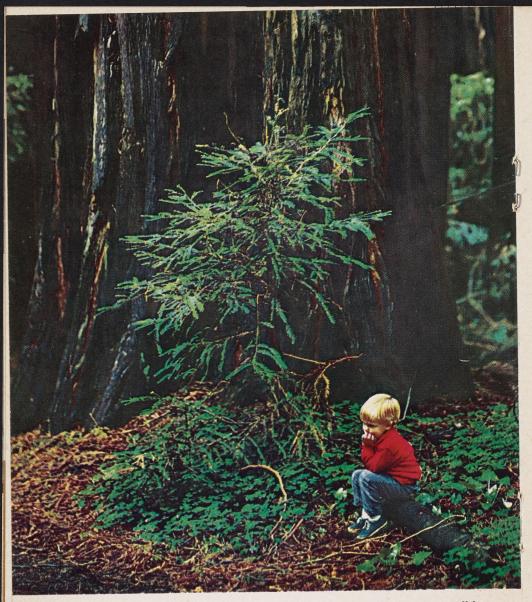
even possible that your own savings dollar might come back to you-with

several others in tow!

Is all this happening because you save at Quaker City Savings? In a word-yes! It's a wonderful and inspiring story of economic communication. This is one of the reasons that the Quaker City Savings staffer greets you with a smiling "hello" when you come into the office. They all know how important the association is to the community and are justifiably proud of the part they play in the proceedings.

Don't forget, as in all good communication, you benefit, too! Your savings are an investment in which you won't have to worry about fluctuations on earnings. The strong management, reserves in excess of government requirements, high earnings per dollar saved, postage-free savings by mail, convenient location with plenty of free parking—all these add to your share of participation.

Keep sending in those savings dollars to Quaker City Savings for long range benefits for yourself and for the good of the community.



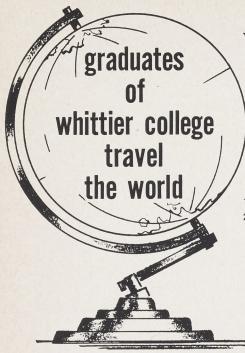
When the seedling in the red jacket grows up to be a big man on campus, will he have all the financial help he needs? Many families solve such problems by saving with us. Your dollars and your scholars can grow together, too.

QUAKER CITY SAVINGS WHITTER



Harvest Spread

"DO-AHEAD" Homecomin' or housewarmin', "handy ham" makes this a spread your guests will dip into again and again. Combine 2 Family Size (4½ oz.) cans DEVILED HAM with 1 tablespoon MINCED ONION (or 1½ teaspoons instant MINCED ONION), a 3 oz. package CREAM CHEESE, 3 tablespoons SOURED CREAM (or milk) and 2½ teaspoons sharp MUSTARD. Spread on potato chips.



Whittier College has long provided an environment of educational excellence and an awareness of the interdependence a college has with both the community and the world. As graduates go forth from the College it is gratifying to note their continuing accomplishments and report on the contributions they are making on world horizons of learning — and living.



ENGLAND—Joseph (Stan) Sanders, '63, was named one of 32 Rhodes Scholars from the United States for 1963. This honor was especially notable since it was the first time in fifty-six years that an American Negro was included in the annual selection of candidates. Prior to 1963 only one, Alain Locke, a 1907 graduate of Harvard, had been a Rhodes Scholar. A third Negro, John Wideman, University of Pennsylvania, was also named in 1963.

Sanders spent two years at Oxford, England, reading philosophy, politics and economics. He returned to his home in Watts, California, this summer for a short visit before entering Yale Law School on a full scholarship this Fall. As a result, he was on the scene of violence when rioting erupted in the now historic Los Angeles riots of August. As a lifelong resident of the

Watts area-with a wide range of education and ex-

perience through his own personal achievements at Whittier College and Oxford University in England—Sanders was thrust into national prominence as news reporting media sought him out for analysis and comments on the riots.

He was featured in Life Magazine column, The Feminine Eye, August 27, 1965. His comments were aired on all major Los Angeles TV stations in August and September, and a forthcoming CBS Reports "special" will feature portions of the August 29th sermon given by Sanders at the First Friends Church in Whittier.



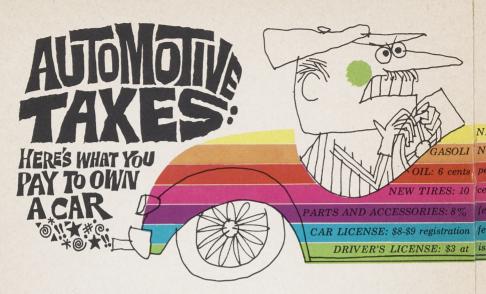
IRELAND—Frank Olson, '64, received a Rotary Foundation Fellowship and upon graduation from Whittier College chose to study at Queens University, Belfast, Ireland. While there last year he sang in the renowned Belfast Philharmonic Choir. Since his return to the U.S. this summer, he has spoken to almost twenty Rotary Clubs, including his hometown Pasadena club, recounting his experiences in Ireland. He is presently enrolled at Law School at the University of California, Berkeley.



SOUTH VIETNAM—William T. Kinaka, '62, received a Fellowship to American University, Washington, D.C., upon graduation from Whittier College, and was awarded an M.A. from that institution this June. Kinaka was one of twenty graduate students and professors from all corners of the country who participated in the State Department's "People to People" program this summer in South Vietnam. Upon his return he will do research at the University of Ottawa, Canada, toward his PhD. dissertation in International Relations. Kinaka is from Maui, Hawaii.



INDIA—Leslie L. Howard, '62, went to Harvard University on a Fellowship after receiving his B.A. at Whittier College. Having completed his M.A. in June, he is now in Ranchi, India, assisting an Indian professor on a Harvard research project while obtaining data for his own doctorate. Howard's home town is El Monte, California. During his undergraduate career Howard spent his junior year studying at the University of Ghana in Africa.



No "Free-Wheeling" from a tax angle — the average California motor vehicle owner will contribute about \$130-\$140 to federal, state and local governments this year.

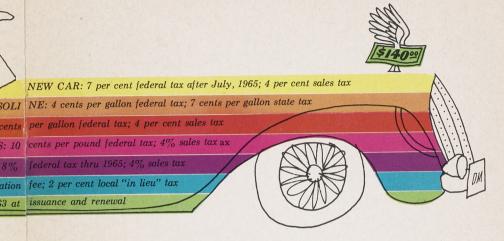
The much publicized 1965 legislation reducing federal excise taxes actually made little change in automotive levies. Federal excise tax on new car sales was decreased from 10% to 7%, however there was no reduction on trucks, buses and trailers. An 8% federal tax on parts and accessories remains in effect through 1965, and repealed thereafter. Otherwise, existing taxes remain the same including: 4¢ on every gallon of gasoline and diesel fuel sold in the nation, 6¢

on every gallon of lubricating oil, 10¢ per lb. on tires and tubes, 5¢ per lb. on retread rubber; and \$3 per 1,000 lbs. on vehicles over 26,000 lbs. gross.

About 65% of these taxes goes into the Highway Trust Fund—directly benefiting highway users in their own states through a percentage financing system with local funds. The balance goes into the General Fund, helping to defray the cost of national defense, foreign aid and other expenditures.

In California, motorists directly contribute nearly one-third of the state's total revenue from all sources. A 7-cent per gallon state tax on gasoline and diesel fuel alone will net more than \$460 million in the fiscal year 1964-65. Half of this 7 cents is devoted to state highways and freeways and

Statistics and chart courtesy of MOTORLAND, California State Automobile Association.



the remainder to cities and counties for local street expenditures. A constitutional amendment makes it impossible for this revenue to be used to finance governmental activities other than those directly concerned with the construction, operation and maintenance of the highway transportation system. Otherwise, here as in other states of the Union, gas taxes might pay for oyster propagation, fish hatcheries or other pet projects of ambitious politicians.

3 at

However, through other taxes, motor vehicles contribute heavily toward defraying the cost of general government at state and local levels. The purchase of a car or of any parts and accessories is subject to a 4% state sales tax. 3% goes to the state, and 1% for local government, producing more sales tax revenue than any other single class of retail sales.

Annual vehicle registration means payment of both an "in lieu" tax based on the value of the vehicle and a flat registration fee of \$8 on passenger cars and \$9 on station wagons. Split equally between counties and cities, these funds may be spent for any general governmental purpose. This year, about \$150 million will be derived from this source.

Registration fees and driver's license issuance and renewal (\$3 per person) support the Department of Motor Vehicles and California Highway Patrol.

We are truly a "nation on wheels." and those wheels spin on a solid tax structure that contributes heavily to our governmental economy!



President of Quaker City Federal Savings

We here at Quaker City Federal Savings would like to express our appreciation to our many customers and friends who celebrated with us our Grand Opening of New Quarters. Your enthusiasm and compliments were heartwarming. We feel that these new facilities are not only more spacious and beautiful, but are designed to help us serve our savers better—now and in the future.

As a saver, you, too, are concerned with meeting your present needs wisely while building for important future plans. A regular savings program should be geared to do just this. We at Quaker City Savings invite you to take full advantage of the expert counseling and guidance our staff is trained to give you. We offer several types of savings accounts that fill various needs. Let us explain them to you and help you accomplish your personal goals.





Sound management and highest earnings on the funds you entrust to us are always our endeavor. The quality of our loans is the bulwark of the security behind your savings. We are pleased to report to you that this year, as in the past, we have been able to secure exceptionally good home loans, and the credit of the borrowers has been very satisfactory. Our repayment record during this period has been much higher than national averages. We are proud to commend our Loan Origination as well as our Loan Servicing Departments for this record.





Truly, much is possible through savings. A regular savings plan is your foundation for better living through financial security. Please stop in any time or, if you prefer, you can simply send your check to open or add to your account by mail—with postage paid both ways, of course. Remember, funds received or postmarked by October 11th earn from the 1st.

"REAP YOUR REWARD"

It is always a good feeling to reap the rewards of a job well done. Our savers have again benefited from a harvest of high earnings as the Board of Directors have just declared our 3rd quarterly dividend for 1965 at current annual rate of 4.85%. These earnings were distributed as of September 30 and will be credited to all passbook accounts upon presentation. Checks for the quarterly payment will be mailed to those who have requested it and to all fully paid certificate accounts.

between National and Pico; Loring between Sunset and Warner Aves.; Warner Ave. between Dalehurst and Wilshire.

Western slopes of San Bernardino Mts. from Cajon Pass approach —early October, box elder, willow, black oak.

Northern slopes of San Gabriel Mts. and Big Pines Recreational area — October, cottonwood, indigenous shrubs and

chaparral, Pacific Coast maple.

CENTRAL CALIFORNIA

Western slopes of Sierra Nevadas—late September—early October, Porterville and Camp Nelson, horse chestnuts, poplar, cottonwood, quaking aspen; Sequoia and Kings Canyon areas, ash, quaking aspen, dogwood and buckeye, especially along General's Highway, State Route 198.

Middle of October, Yosemite

National Park, oak, dogwood, cottonwood, maple and azalea. Eastern slopes of Sierra Nevadas,

Highway 395 north of Bishop—early October, quaking aspen. For an unusual color spot in late October and November, visit the vineyards in the Ontario area where the grape leaves take on fall hues.

If the children would like to pick a Halloween pumpkin right out of the field where it is growing, head up Highway 101 in late October. A private grower between Santa Claus and Santa Barbara, just north of Toro Canvon Road on the ocean side of the highway, usually conducts roadside sales and for a modest price youngsters are allowed to harvest a pumpkin. A similar field is located within sight of the highway in the northern suburbs of Santa Barbara, Colorful gourd squash and Indian corn are available, too.



Look, dear, Junior's first tooth!

QUAKER CITY FEDERAL SAVINGS 135 S. Greenleaf Ave. Whittier. OXbow 8-0151

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PERMIT NO. 125 WHITTIER, CALIF.

SO MUCH IS POSSIBLE THROUGH

SAVINGS



Truly, today points the way to tomorrow. Save now, and when your child is ready you will be, too!

Savings received by October 11th earn from the 1st.





QUAKER CITY SAVINGS UPTOWN QUAKER CITY FEDERAL SAVINGS & LOAN ASSOCIATION

135 S. Greenleaf Ave. Whittier OXbow 8-0151